

WHAT IS CLAIMED IS:

1. A system for administering a rebate program, comprising:

logic for generating rebate information based on at least one purchase of goods or services; and

logic for applying a rebate, based on the rebate information, to fund at least

5 part of a transaction performed by a brokerage service,

wherein the brokerage service charges a fee to perform the transaction, and wherein the logic for applying comprises using the rebate to fund at least part of the transaction fee.

2. A system for administering a rebate program, comprising:

10 a card provider system, including:

a card instrument account for a cardholder that identifies purchases made by the cardholder using a card instrument;

logic for processing a purchase made by the cardholder based on use of the card instrument;

15 logic for determining rebate information based on the purchase made using the card;

a brokerage system, including:

20 a transaction account for the cardholder that identifies transactions made by the cardholder, or on behalf of the cardholder, using the brokerage system;

logic for receiving instructions from the cardholder, or on behalf of the cardholder, that directs the brokerage system to perform a transaction;

logic for processing the transaction; and

5 logic for applying a rebate to fund at least part of the transaction, wherein the rebate is based on the rebate information,

wherein the brokerage system charges a fee to perform the transaction, and
5 wherein the logic for applying uses the rebate to fund at least part of the transaction fee.

10 3. The system of claim 2, wherein the logic for determining rebate information comprises logic for determining rebate information on a periodic basis as a percentage of net purchase information recorded in the card instrument account.

15 4. The system of claim 2, wherein the card provider system further includes logic for transferring the rebate information from the card provider system to the brokerage system.

5. The system of claim 4, wherein the transferring logic transfer the rebate information on a periodic basis.

15 6. The system of claim 2, wherein the card provider system further comprises:
logic for generating a card instrument report that identifies purchases made by the cardholder, and which also identifies rebate information.

20 7. The system of claim 2, wherein the brokerage system further comprises:
logic for generating a transaction report that identifies transactions made by the cardholder, on behalf of a cardholder, using the brokerage system, and which also identifies rebate information.

8. The system of claim 2, wherein part of the rebate is funded by the card provider system, and part of the rebate is funded by the brokerage system.

9. A card provider system for administering a rebate program, comprising:

a card instrument account for a cardholder that identifies purchases made by the cardholder using a card instrument;

logic for processing a purchase made by the cardholder based on use of the card instrument, and for making a record of the purchase in the card instrument
5 account;

logic for determining net purchase information based on a summation of purchase information stored in the card instrument account;

logic for determining rebate information based on the net purchase information;

10 logic for transferring the rebate information to an brokerage system,

wherein the brokerage system applies a rebate to fund at least part of a transaction made using the brokerage system, wherein the rebate is based on the rebate information,

15 wherein the brokerage system charges a fee to perform the transaction, and the brokerage system applies the rebate to fund at least part of the transaction fee.

10. An brokerage system for administering a rebate program, comprising:

a transaction account for the cardholder that identifies transactions made by the cardholder, or on behalf of the cardholder, using the brokerage system;

20 logic for receiving rebate information from a card provider, the rebate information based on net purchases made by a cardholder using a card instrument;

logic for receiving instructions from the cardholder, or on behalf of the cardholder, that directs the brokerage system to perform a transaction;

logic for processing the transaction; and

logic for applying a rebate to fund at least part of the transaction, wherein the rebate is based on the rebate information,

wherein brokerage system charges a fee to perform the transaction, and the brokerage system applies the rebate to fund at least part of the transaction fee.

5 11. A method for administering a rebate program, comprising:

generating rebate information based on at least one purchase of goods or services; and

10 applying a rebate, based on the rebate information, to fund at least part of a transaction performed by a brokerage service,

10 wherein the brokerage service charges a fee to perform the transaction, and the step of applying comprises applying the rebate to fund at least part of the transaction fee.

12. A method of administering a rebate program, comprising:

establishing, by a card provider, a card instrument account for a cardholder;

15 establishing, by a brokerage service, a transaction account;

processing, by the card provider, a purchase made by the cardholder based on use of a card instrument and making a record of the purchase in the card instrument account;

20 determining, by the card provider, rebate information based on the purchase made using the card instrument;

receiving, by the brokerage service, instructions from the cardholder, or on behalf of the cardholder, that directs the brokerage service to perform a transaction;

processing, by the brokerage service, the transaction, and making a record of the transaction in the transaction account; and

applying, by the brokerage service, a rebate to fund at least part of the transaction, wherein the rebate is based on the rebate information,

wherein the brokerage service charges a fee to perform the transaction, and the step of applying comprises applying the rebate to fund at least part of the transaction fee.

5 13. The method of claim 12, wherein the card provider determines the rebate information on a periodic basis as a percentage of net purchase information recorded in the card instrument account.

10 14. The method of claim 12, further comprising the step of transferring the rebate information from the card provider to the brokerage service.

15 15. The method of claim 14, wherein the transferring step takes place on a periodic basis.

16. The method of claim 12, further comprising the steps of:
generating, by the card provider, a card instrument report that identifies purchases made by the cardholder, and which also identifies rebate information; and

forwarding the card instrument report to the cardholder.

17. The method of claim 12, further comprising the steps of:

generating, by the brokerage service, a report that identifies transactions made by the cardholder, or on behalf of the cardholder, and which also identifies rebate information; and

forwarding the transaction report to the cardholder.

18. The method of claim 12, wherein part of the rebate is funded by the card provider, and part of the rebate is funded by the brokerage service.

19. A method of administering a rebate program, comprising:

providing a card instrument to a cardholder and establishing a card instrument account;

processing a purchase made by the cardholder based on use of the card instrument and making a record of the purchase in the card instrument account;

5 determining net purchase information based a summation of purchase information stored in the card instrument account;

determining rebate information based on the net purchase information; and

transferring the rebate information to an brokerage service,

10 wherein the brokerage service applies a rebate to fund at least part of a transaction made using the brokerage service, wherein the rebate is based on the rebate information,

wherein the brokerage service charges a fee to perform the transaction, and the brokerage service applies the rebate to fund at least part of the transaction fee.

20. A method of administering a rebate program, comprising:

15 establishing a transaction account with an brokerage service;

receiving rebate information from a card provider, the rebate information based on net purchases made by a cardholder using a card instrument;

receiving instructions from the cardholder, or on behalf of the cardholder, that direct the brokerage service to perform a transaction;

20 processing the transaction using the brokerage service; and

applying a rebate to fund at least part of the transaction, wherein the rebate is based on the rebate information,

wherein brokerage service charges a fee to perform the transaction, and the brokerage service applies the rebate to fund at least part of the transaction fee.